The Affordable Care Act & The Ryan White HIV/AIDS Program

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553,999 clients served in 2011

Uninsured:
- 28% uninsured for non-ADAP services (approximately 128,000) (HRSA CLD 2011)
- An estimated 65% uninsured in ADAP 2012 (NASTAD Request For Information)

Income of the uninsured:
- 69% ≤100% FPL
- 21% 101-200% FPL
• Conclusion
  – Most RWHAP patients for non-ADAP services have coverage
  – Most uninsured meet the income threshold for Medicaid in states where it is expanding
Health Coverage Options for PLWH BEFORE the Affordable Care Act

- Medicare, 9%
- Medicaid, 27%
- None, 28%
- Other Public, 7%
- Private, 13%
- Multiple, 13%
- Other, 3%

Note: Data only reflective of Ryan White HIV/AIDS Program clients, not of entire HIV/AIDS population; Source: 2011 Preliminary Ryan White Services Report Data (RSR)
Health Coverage Options for PLWH AFTER the Affordable Care Act

PLWH eligible for health coverage

- Employer-Based Insurance
- Medicaid
- Medicare
- Other Public
- Health Insurance Marketplace
- Other Private

Cover comprehensive HIV medical and support services not covered, or partially covered, by public programs or private insurance

Ryan White Program

PLWH who remain uninsured

Cover comprehensive HIV medical and support services not covered, or partially covered, by public programs or private insurance
• “funds received...will not be utilized to make payments for any item or service to the extent that payment has been made, or can reasonably be expected to be made...”

• RW programs are expected to vigorously pursue enrollment in other funding sources (e.g., Medicaid, CHIP, Medicare, state-funded HIV/AIDS programs, employer-sponsored health insurance coverage, and other private health insurance).

• Once a client is enrolled in Medicaid or a private health plan, RWHAP funds may only be used to pay for items or services not covered, or partially covered, by Medicaid or the client’s private health plan (See PCN 13-01 & 13-04 at HAB’s Affordable Care Act website at http://hab.hrsa.gov/affordablecareact/).
Some RWHAP core medical and support services will be covered benefits under private health plans and Medicaid Alternative Benefit Plans. Scope of coverage will vary by plan.

Some RWHAP core medical and many support services may not be covered benefits under private health plans or Medicaid Alternative Benefit Plans.

Ryan White programs will help clients identify and enroll in health coverage that best meets their individual HIV care needs.
ADAP funds:

• Pay for medications

• May pay for costs associated with a health insurance policy, including co-payments, deductibles, or premiums to purchase or maintain health insurance coverage

• Count toward the requirement of true out of pocket expenses (TrOOP) under Medicare Part D. Once the client’s out of pocket requirement is met, Medicare Part D assumes the rest.
Outreach to and enrollment of Ryan White HIV/AIDS Program (RWHAP) clients into health insurance coverage is critical to ensure that clients fully benefit from the new coverage opportunities created by the health care law.
Streamlined, Simplified Implementation

Paper Application

Online Enrollment

How the Marketplace Works

1. Set Up a Profile
   First, you'll provide some basic information to create an account.
   Sign up for Marketplace emails now and we'll let you know as soon as you can create an account.

2. Fill out the online application.
   Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.
   Use this checklist now to help you gather the information you'll need.

3. Review and compare your options.
   Next you'll see all the plans and programs you're eligible for and compare them side-by-side.
   You'll also find out how much you'll save on monthly premiums and out-of-pocket costs.

4. Enroll
   Choose a plan that meets your needs and enroll!
   Coverage starts as soon as January 1, 2014.
**Affordable Care Act Consumer Assistance Framework**

**Assisters**

- Navigators
- Enrollment Assisters (FFM only)
- In-person Assisters (SPM only)
- Certified Application Counselors (hospitals, doctors offices, libraries, existing trusted business partners)
- Agents/Brokers
- Call Center Representatives

Help consumers through the application, plan comparison, and enrolling in coverage and may be able to provide additional education about health insurance & program options.

**Application & Plan Compare Assistance**

- See individuals’ personal information & data (PII)
- Help consumers fill out the application
- Help consumers compare plans & make an enrollment selection
- Provide education about the application and plan compare process
- Some may offer additional education about health insurance basics, program options, and plan offerings
- May conduct local outreach to bring consumers in the door for assistance

**In Find Local Help & Customer Service Referrals**

Find Local Help shows all organizations that have been trained & are available to help with application & enrollment. Trained state/local government employees will not be displayed.

**Educators**

Provide basic awareness and education about the Marketplace and serve to refer people to customer service channels for assistance.

- Partners & Stakeholders
- Local government branches & employees
- School administration & staff

Outreach about the Marketplace

- Create awareness of the Marketplace
- Drive consumers to Customer Service channels (website & assisters)
- Conduct outreach events & activities
- Provide basic information about the Marketplace and where to get help
Resources

• HealthCare.gov: https://www.healthcare.gov/

• HRSA, HIV/AIDS Bureau Affordable Care Act Website: http://hab.hrsa.gov/affordablecareact/

• Target Center: https://careacttarget.org/
Contact Information

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